



Mini-Grant Application for Financial Education

United Way of Fresno County is now accepting applications for Mini-Grants in the sum of \$400 to provide financial education workshops in the Fresno area. These awards are sponsored by the Bank on Fresno Initiative which aims to decrease the number of unbanked residents of Fresno by helping them to open no or low-cost starter bank accounts and enter the financial mainstream. In this way, they can begin to build savings, build or repair a credit history, gain access to lower-cost sources of credit, and invest for their future.

The Mini-Grants are available for organizations who would like to do an outreach in their area and sponsor a workshop designed for those individuals and families they currently serve who do not have a relationship with a financial institution.

The Financial Education Workshop provides an “unbanked” individual or family an opportunity to open a low-cost, starter bank account and the education necessary to manage it successfully. Through these financial education workshops, Community and Faith Based Organizations and Bank on Fresno Partners work together to provide financial education in the following areas:

- ☒ **Saving Money:** Develop a personal financial plan for you and your family.
- ☒ **Budgeting Money:** Understand checking and savings accounts.
- ☒ **Understanding Banks and Credit Union:** Learn how a relationship with a financial institution can be the first step toward the pathway to financial stability for you and your family.

Project Details

- Mini-Grants are awarded to 501(c)3 Community Based Organizations (CBO's) in the amounts of \$400 to cover costs associated with hosting a financial education workshop in collaboration with a Bank on Fresno Partner.
- Instruction is approximately 2 hours in length.
- Workshops may be offered during the day, the evening or on weekends.
- Financial Institution Partners would also be available to help clients open accounts (at the discretion of the CBO).
- A financial presenter will be provided by Bank on Fresno working in tandem with the CBO.

Eligibility Requirements

Applicant organization must meet the following requirements:

- Be located within, and primarily serve residents of, Fresno;
- Serve a low to moderate income client base;
- Be a designated 501(c)3;
- Provide a meeting space and appropriate staff to organize, promote, and provide coordination between CBO and Bank on Fresno Partner;
- Provide childcare as needed by the CBO for client base;
- Guarantee a minimum of fifteen participants who are eligible for Bank on Fresno services;



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- Conduct and collect a short survey of participants to help assess the effectiveness of instruction;
- Recruit and register participants.

Funding Requirements

- 100% of this grant must be used to cover the cost of hosting a financial education workshop, including but not limited to: facilities, refreshments, promotion, outreach, materials, childcare, and staffing.
- A financial presenter and all materials will be provided by Bank on Fresno.
- Remaining funds may be applied to hosting future workshops or providing further assistance in the area of financial education (requires approval).
- CBO's must submit evaluation forms for all attendees before payment can be processed.
- The grant will be distributed within ten business days of successful completion of the workshop and submission of evaluation forms.
- CBO's currently receiving additional funds from other sources to support financial education are eligible to apply.
- Provide a central point of contact for collaboration with Bank on Fresno Coordinator.
- Submit all required documentation and execute all agreements.

Application

Please complete the application and return to the address below. There is no deadline for applications, and organizations can apply multiple times or apply to host a series of trainings, as appropriate, until funding is depleted. For additional information, please contact Sevag Tateosian, Bank on Fresno Coordinator: e-mail stateosian@unitedwayfresno.org or call 559.243.3664.

Completed applications should be mailed to:

Bank on Fresno
Sevag Tateosian
United Way of Fresno County
4949 East Kings Canyon Road
Fresno, CA 93727



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Please provide the following information using additional pages if required.

Please give a brief description of your organization; its mission and vision and your history in serving low to moderate income populations in Fresno.

How does the goal of Bank on Fresno to decrease the number of unbanked residents of Fresno by helping them to open starter bank accounts and enter the financial mainstream benefit your clients?

Which of the financial education topics would most benefit your clientele?

☐ Saving Money

☐ Budgeting Money

☐ Managing a Checking Account

☐ Understanding Banks & Credit Unions

Briefly describe the people you serve who are most likely to attend this workshop:

We require a presenter who speaks the following language(s):

Proposed date of workshop(s): _____

Proposed time of workshop(s): _____

Estimated number of participants (15 person minimum): _____

Capacity of meeting space: _____



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Location of meeting space: _____

How do you plan to promote this workshop? _____

My organization is currently receiving outside funding to support financial education:

☐ Yes ☐ No

We would like to work with the following financial partner:

- | | |
|--|--|
| <input type="checkbox"/> Bank of America | <input type="checkbox"/> Rabobank |
| <input type="checkbox"/> Bank of the Sierra | <input type="checkbox"/> Security First Bank |
| <input type="checkbox"/> Bank of the West | <input type="checkbox"/> Union Bank of California |
| <input type="checkbox"/> Citibank | <input type="checkbox"/> United Security Bank |
| <input type="checkbox"/> Central Valley Community Bank | <input type="checkbox"/> Wachovia |
| <input type="checkbox"/> Finance and Thrift | <input type="checkbox"/> Washington Mutual / Chase |
| <input type="checkbox"/> Guaranty Bank | <input type="checkbox"/> Wells Fargo |
| <input type="checkbox"/> No Preference | |

Additional comments: _____

Contact Information

Contact name: _____ Title: _____

Organization: _____

Address: _____

Phone: _____

Email: _____

Mail Completed Applications To

Bank on Fresno
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